



9-4-07

PATENT  
020530

C/C/S

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Applicant:** Broadbent, et al.

**Examiner:** Cheung

**Patent No.:** 6,904,412

Art Unit: 3621

**Serial No.:** 09/645.217

THE OTHER SIDE

**Issue Date:** June 7, 2005

**Atty. Docket No.** 020530

**Title : METHOD AND APPARATUS FOR A MORTGAGE LOAN ORIGINATOR COMPLIANCE ENGINE**

**REQUEST FOR CERTIFICATE OF CORRECTION  
UNDER 37 C.F.R. §1.323 and §1.322**

**Attention: Certificate of Corrections Branch  
Commissioner for Patents  
Box 1450  
Alexandria, VA 22313-1450**

**Certificate**  
SEP 06 2007  
**of Correction**

Dear Sir:

That errors noted on the attachment hereto occurred as a result of the mistake of the Patent and Trademark Office will be clearly disclosed by the records of the Office. Other errors noted on the attachment hereto occurred through the fault of applicant, such correction of which does not require addition of new matter to the subject patent, require reexamination or materially affect the scope or meaning of the subject patent. Further, the errors occurred in good faith. It is, therefore, requested that a Certificate of Correction, containing the corrections noted be issued under 37 C.F.R. 1.323 and 1.322.

09/05/2007 ATRINH 00000039 6904412

01 EC:1811

100.00 OP

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Date of Deposit August 31, 2007

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to Certificate of Corrections Branch, Commissioner for Patents, P.O. Box: 1450, Alexandria, VA 22313-1450

Patricia A. Mack

SEP 6 2007

Patent No. 6,904,412  
Attorney Docket No. 020530

Applicants enclose herewith a check in the amount of \$100.00. The PTO is hereby authorized to charge our Deposit Account 11-1110 for any fee deficiencies associated herewith.

Respectfully submitted,

Date: 8/31/07

  
Christopher G. Wolfe  
Reg. No. 56,264

KIRKPATRICK & LOCKHART PRESTON GATES ELLIS LLP  
Henry W. Oliver Building  
535 Smithfield Street  
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Page 1 of 5

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Column 10, line 49, delete "though" and replace therewith -through-.

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Column 12, line 59, delete "basic" and replace therewith -basics-.

Column 14, line 29, delete "an Real" and replace therewith -a Real-.

**MAILING ADDRESS OF SENDER:**

Christopher G. Wolfe, Esq.

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Henry W. Oliver Building

535 Smithfield Street

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Column 19, line 10, delete "loan" and replace therewith -'Loan-.

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Column 19, line 14, delete "of - recognizing" and replace therewith -of recognizing-.

Column 21, line 53, delete "are in" and replace therewith -are-.

Column 29, line 37, delete "if" and replace therewith -'if-.

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Column 33, line 59, delete "Costruction" and replace therewith --Construction--.

Column 33, line 71, delete "ABS\_Loan" and replace therewith --ABC\_Loan--.

Column 35, line 56, delete "used ID" and replace therewith --user ID--.

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Column 35, line 60, delete "user id" and replace therewith --user ID--.

Column 36, line 46, delete "this Loan" and replace therewith --this 'Loan--.

Column 37, line 3, delete "Microsoft. Inc." and replace therewith --Microsoft, Inc.--.

Column 37, line 24, delete "Date" and replace therewith --Data--.

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Column 37, line 39, delete "BaloonMortgages" and replace therewith -BalloonMortgages-.

Column 37, line 56, insert -The methods of Qualification are listed below by Mode:-.

Column 38, line 13, delete "Date" and replace therewith -Data-.

Column 38, line 27, delete "OverrideRations" and replace therewith -OverrideRatios-.

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Column 40, line 47, delete "Date" and replace therewith -Data--.

Column 40, line 62, delete "as" and replace therewith -an-.

Column 40, line 63, delete "Date" and replace therewith -Data-.

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Column 41, line 36, delete "integer" and replace therewith -Integer-.

Column 41, line 41, delete "Date" and replace therewith -Data-.

Column 42 line 1, delete "Date" and replace therewith -Data-.

Column 42, line 35, insert -GHR TERM      DATA TYPE-.

Column 44, line 3, delete "applicants" and replace therewith -applicants'-.

Column 44, line 50, delete "messages" and replace therewith -messages-.

Column 46, line 23-24, delete "Gateway" " and replace therewith -Gateway'-.

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